

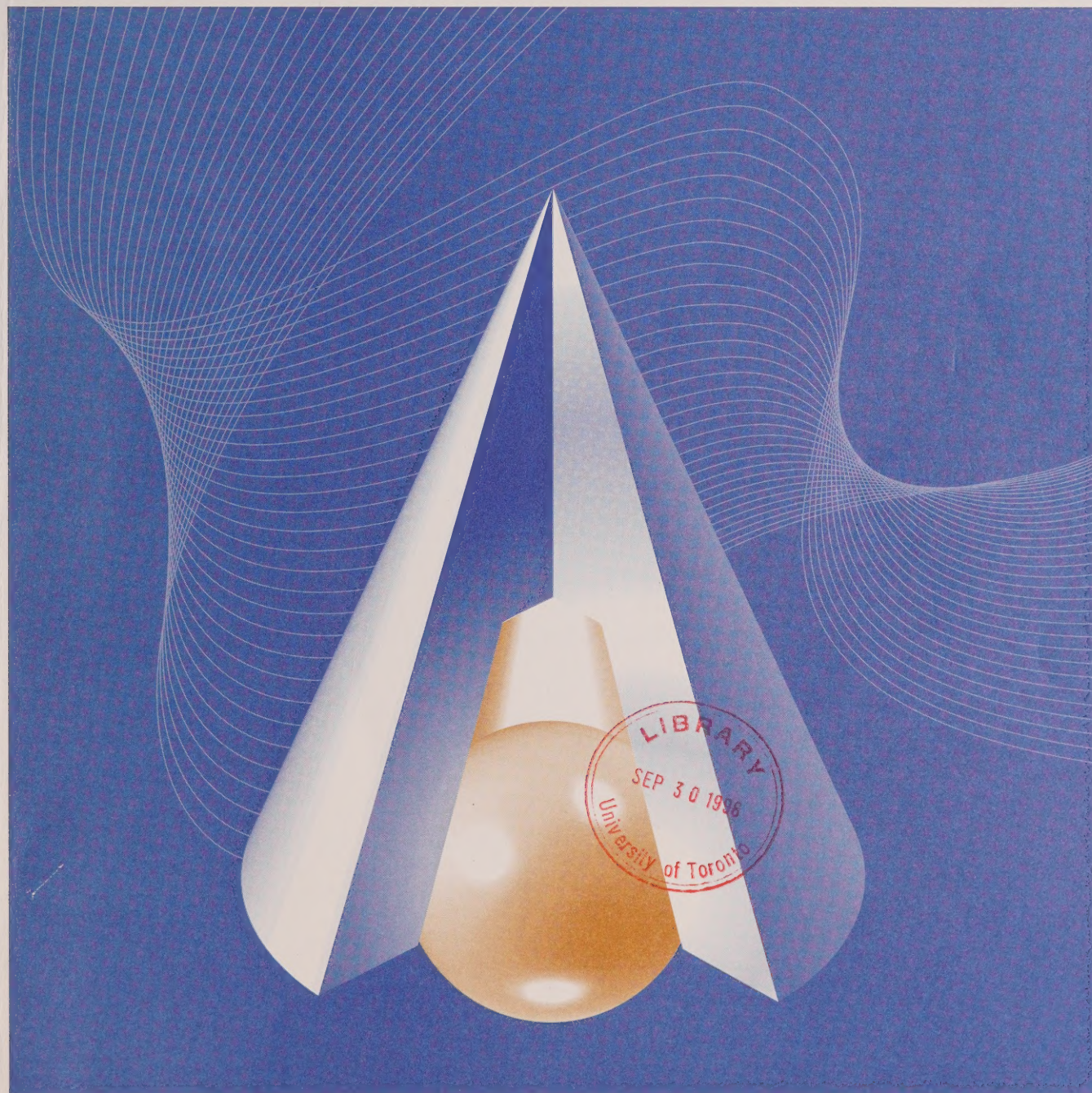
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*Living Arrangements and Residential Overcrowding:  
the situation of older immigrants in Canada, 1991*

by K.G. Basavarajappa

No. 115



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# **Living Arrangements and Residential Overcrowding: The Situation of Older Immigrants in Canada, 1991**

by

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Abstract

Older immigrants arriving in Canada are not eligible for government transfer payments or welfare benefits for up to 10 years. Consequently, many of them choose to live with their relatives or sponsors in crowded three or more generation households. Cultural preferences also influence this tendency. The propensity for immigrant groups from developing regions to live in three or more generation households ranges up to 18 times those of their Canadian-born and the immigrant counterparts from the developed regions. The average income, percent receiving Old Age Security payments, percent widowed and duration of residence in Canada are significantly associated with proportions of immigrants living in such arrangements, and explain about 84% of birthplace variation for males and 81% for females.

Key words:

Living arrangements, Government transfers, Generation, Overcrowding





# 1. Introduction

The numbers of older immigrants, defined for this purpose as those aged 55 years and over have been increasing markedly in the recent past. There are two main reasons for this increase: one, immigrants who had arrived earlier have been aging; two, older immigrants have been joining their relatives under "family reunification" criteria. These two processes may have different implications for housing and living arrangements of the older persons (Boyd, 1991). For example, the sponsored older persons may depend on their sponsors for housing assistance and may have to live with them, whereas, immigrants who have aged in the country and have established themselves may prefer privacy and have financial means to satisfy their housing needs.

The numbers of older immigrants from developing regions have been increasing faster than those from the developed regions, albeit from a small base. They increased from 43,345 in 1971 to 268,560 in 1991, an increase of 520% as compared to an increase of those from developed regions from 981,630 to 1,108,495, an increase of 13% (Table 1). Such increases of not just older immigrants but of all immigrants have implications for successful integration of them into the main stream of Canadian society. So much so, an interdepartmental Policy Research Committee of the government of Canada has identified the present state and prospects of *social cohesion* as an area needing more empirical research (Policy Research Committee, 1996). Social cohesion involves integration of immigrants. The first step in understanding the process of integration is an examination and understanding of differences between immigrants and the native-born. In this paper, differences in the living arrangements of older immigrants and residential overcrowding among them are examined.

**Table 1**  
*Increase in Population Aged 55 Years and Over by Birthplace*  
*Canada, 1971-1991*

Region of Birth	Year		Increase
	1971	1991	%
Immigrants-All Regions	1,024,975	1,377,060	34.4
Developed	981,630	1,108,495	12.9
Developing	43,345	268,560	519.6
Canadian-born	2,451,710	3,919,740	60.0
Total	3,476,685	5,317,550*	52.9

\* Includes 3,940 persons born in Canada, who came to Canada later as immigrants and 16,815 non-permanent residents. These are not included in other components. The non-permanent residents include refugee claimants, work permit holders and student visa holders, that is persons not given immigrant status for permanent residence.

Sources: Statistics Canada, Census of Canada, 1971, Vol.1, Part 4, Population: Cross-classifications of Characteristics. 1991 Census of Canada, Special Tabulations.



## 2. Factors in Living Arrangements

Living arrangements are not randomly distributed. They depend on the number, sex, marital status and propinquity of relatives in successive generations of the family. Stone and Fletcher (1987) show that as a cohort ages, the distribution of living arrangements changes. Living arrangements at the older ages are the outcomes of complex processes involving individual socio-demographic, psychological, economic and health-related characteristics (Soldo, 1981; Soldo and Agree, 1988; Connidis and Rempel, 1983). For Chinese elders living in Vancouver and Victoria, Gee (1997) finds that English-speaking ability and place of residence (neighborhood) are important determinants of living arrangements. Cultural values may also influence the choice of living arrangements.

In most studies, living arrangements of older persons have been grouped under three broad categories: living in an independent household which includes living alone, living with adult children or other related or unrelated persons, and living in an institution (Driedger and Chappell, 1987; Hancock, 1987; Rabinovitz, 1979; Fletcher and Stone, 1982). Most studies have found that the proportions of elderly living alone or living in nursing homes have increased over time (Che-Alford et al, 1994; OECD, 1994; Stone and Fletcher, 1980).

When changes in living arrangements occur, they are often triggered by changes in health status or the death of a spouse. When deterioration in health status or the death of a spouse leads to a change in living arrangements, such changes typically occur within a year of the triggering event (Boersch-Supan et al, 1988). Boersch-Supan et al. also find that functional ability indices are very good predictors and subjective health reports are poor predictors of living arrangements; the probability of institutionalization declines rapidly with the income of the elderly. In the case of the older old, daughters are much more likely than sons to share living quarters.

When older immigrants arrive in Canada, they are not eligible for publicly funded support payments such as Old Age Security/Guaranteed Income Supplement (OAS/GIS) and welfare for a considerable length of time. When residents sponsor older immigrants, they have to give an undertaking to support the immigrants for up to 10 years (Thomas, 1996). Unless the older immigrants are financially well-off on their own, which is unlikely for those coming from the Third World regions, they may be forced to share accommodation with sponsoring or other relatives in multi-generation households, for example, three or more generations.

There are many consequences of living in multi-generation households. One obvious consequence is overcrowding. It has been noted in the United States that living in a heavily immigrant context seems to increase household crowding (Krivo, 1995). It has also been found that many Asian-American families experience inadequate housing and include not only several generations but also several levels of westernization and wide educational differences (Carp, 1976). In the presence of such conditions, even if there are cultural preferences for living in three or more generation households, these arrangements may suffer from increased family tensions and generation conflicts. Living with family may represent economic care, but not necessarily extensive social-emotional care (Boyd, 1991). Should the financial situation of the sponsoring family change for the worse or the older immigrants are of frail health, the consequence may be a deterioration of living conditions for all. On



the other hand, improvements in the living conditions for the older immigrants as well as for their sponsors are possible when the older persons play useful roles in the extended family. They may look after the grandchildren, assist in family businesses, etc. The older persons living alone are more likely to experience loneliness and unmet needs.

Although, we have some knowledge of actual living arrangements of the older persons, we know very little about their preferences (McDaniel, 1986:86-90; Kuhn, 1980; Novak, 1985). Gutman (1983) found that about 20% of seniors who moved into a senior high-rise did so because they had “difficulty looking after their residence” (reluctant movers) and about 44% chose to move because they wanted freedom from the responsibility of maintaining a home.

### **3. Objectives of the Present Study**

All the issues related to living arrangements mentioned above have relevance and implications for integration of immigrants into the Canadian society. A detailed examination of these issues is outside the scope of this paper. In any case, detailed data are hard to come-by for a satisfactory examination of all the issues. The census data enables one to look at subgroups of population, such as birthplace or ethnic origin groups. But they do not provide detailed data for an in-depth analysis of a given subject matter, for example, living arrangements. On the other hand, survey data may provide details about living arrangements but sample sizes are rarely adequate for looking at subgroups. The data for this study come from the censuses and hence, the scope of this study is limited with respect to the dynamics of living arrangements.

The purpose is to examine selected types of living arrangements of the older immigrants coming from various birthplace regions, and to compare these arrangements to those of their Canadian-born counterparts. Attention is focused on living with spouse in one or more generation households, living with relatives, living alone and living in three or more generation households.

The association of selected factors with the propensity to live in three or more generation households will be examined for immigrants. As the older immigrants who have arrived recently tend to depend on their sponsors for housing, they may have to live in multi-generation households to a greater extent than their Canadian-born counterparts. Further, as higher proportions of older immigrants from developing regions than from developed regions have arrived in recent periods, they may have to live in multi-generation households to a greater extent than their counterparts from the developed regions. Thus, we intend to test the hypotheses that when older immigrants live in three or more generation households, they do so to a greater extent than their Canadian-born counterparts and that the immigrants coming from the developing regions do so to a greater extent than those coming from the developed regions. As living in multi-generation households is likely to result in overcrowding, we intend to test the hypothesis that overcrowding is worse among immigrants from the developing regions than among those from the developed regions.

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## 4. The Data and the Methods

The data come from the 1991 Census. Using the information on the relationship to the household reference person (Person #1), persons aged 55 years and over living in private households have been classified as living in one, two, three, etc., generation households with spouse, with never married sons or daughters only, with parents, with other relatives, with non-relatives and alone. These are mutually exclusive categories. The identification of generations within a household is based on its members' relationship to Person #1 who is not necessarily 55 years or older, although, the tabulations refer to only the 55 plus population. All households, in which persons aged 55 years or older are themselves reference persons, or are related to the reference persons, are classified according to generation and relationship composition presented above. Some examples follow. A one generation household might consist of a husband and spouse (legal or common-law). A two generation household might consist of husband, spouse and children; husband, spouse and parent(s); husband, spouse and grandparent(s) etc. A three generation household might consist of parent(s), child(ren), and grandparent(s). Those households in which persons aged 55 years or older are not themselves reference persons or are not related to reference persons are grouped as 'other households', a residual category. An example might be, a household that consists of a husband and wife who are not 55 years or older, and a roomer, lodger and/or others who are 55 years or older. The selected living arrangements are presented in the Appendix in Tables 1 and 2.

The methods of analysis used are cross-classifications and linear regression techniques. The association of selected factors with the propensity to live in three or more generation households is examined on the basis of linear regression. The selected factors are: average annual income (from all sources); per cent receiving OAS/GIS; per cent widowed; and duration of residence in Canada. The rationale for choosing these factors and the regression results are presented in Section 6.

## 5. Selected Living Arrangements

The proportions living in selected specific living arrangements by birthplace which are presented in the Appendix Tables 1 and 2 are illustrated in Charts 1 to 4. These are discussed below.

### 5.1 *Living with Spouse in One or More Generation Households*

By far, the most common living arrangement is the one that involves living with spouse with or without the presence of other members (Chart 1). This is true for both males and females and for all birthplace groups. About 79% of males and 55% of females live in this arrangement in one or more generation households. It may be seen that for each birthplace group, the male proportion is much higher than that of females. Among the groups from the developed regions, those from Southern and Western Europe show higher proportions than the rest. Among the groups from the developing regions, the groups from the Caribbean and Bermuda, South & Central America and the non-permanent resident group show lower proportions than the rest. However, with the exception of the groups mentioned, the relative differences in the proportions among birthplace groups tend to be small.

### 5.2 *Living with Relatives*

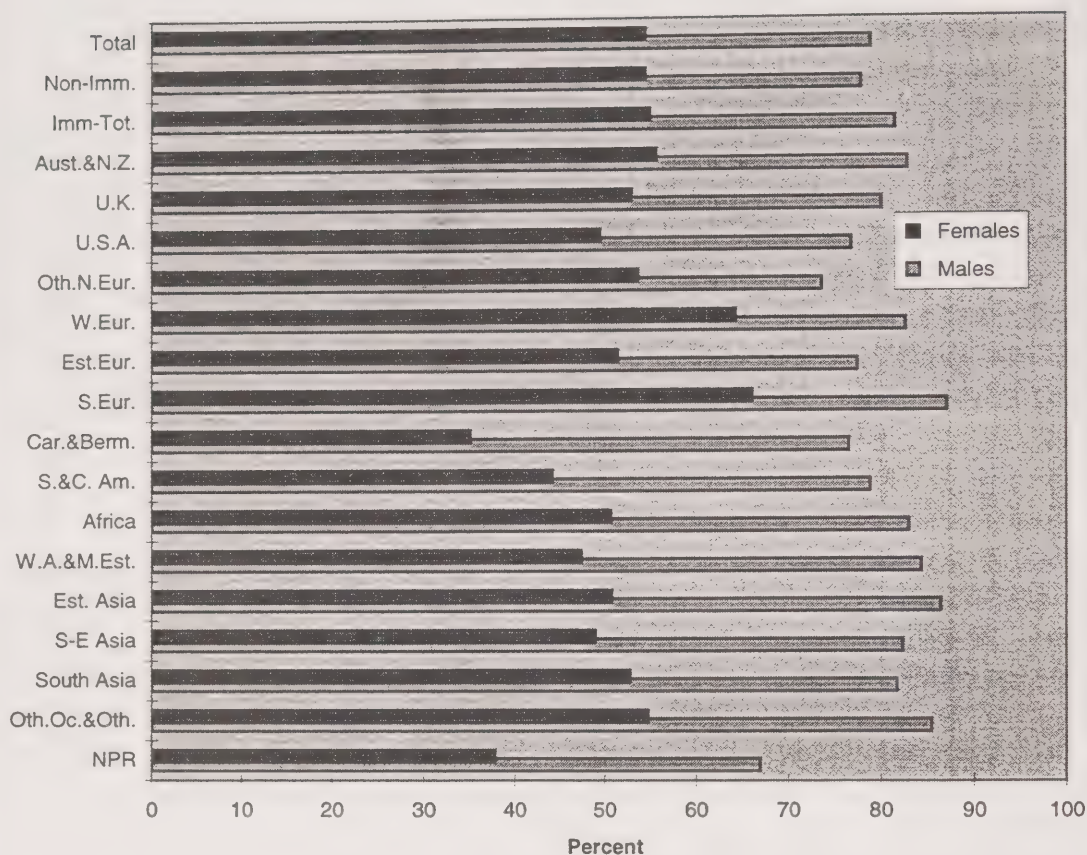
About 5% of males and 15% of females live with relatives other than spouse, i.e., with never married son(s)/daughter(s), parent(s), sibling(s), cousin(s) etc. (Chart 2). As evidenced by higher proportions, the groups from the developing regions exhibit a clear preference for living with relatives than for living with non-relatives or living alone. Based on the 1981 Census data, Boyd (1991) found that immigrant women entering Canada at ages 65 years or older, born in origins other than Europe and the United States have higher than average tendencies to live with relatives and higher than cohorts aged 65 years or older who had arrived in Canada at younger ages. They also had lower government transfer payments.

It may also be noticed that for each birthplace group, the proportion living with relatives is higher for females than for males whereas, the reverse is true for the proportion living with spouse. Part of this is explained by differential mortality between males and females.

### 5.3 *Living Alone*

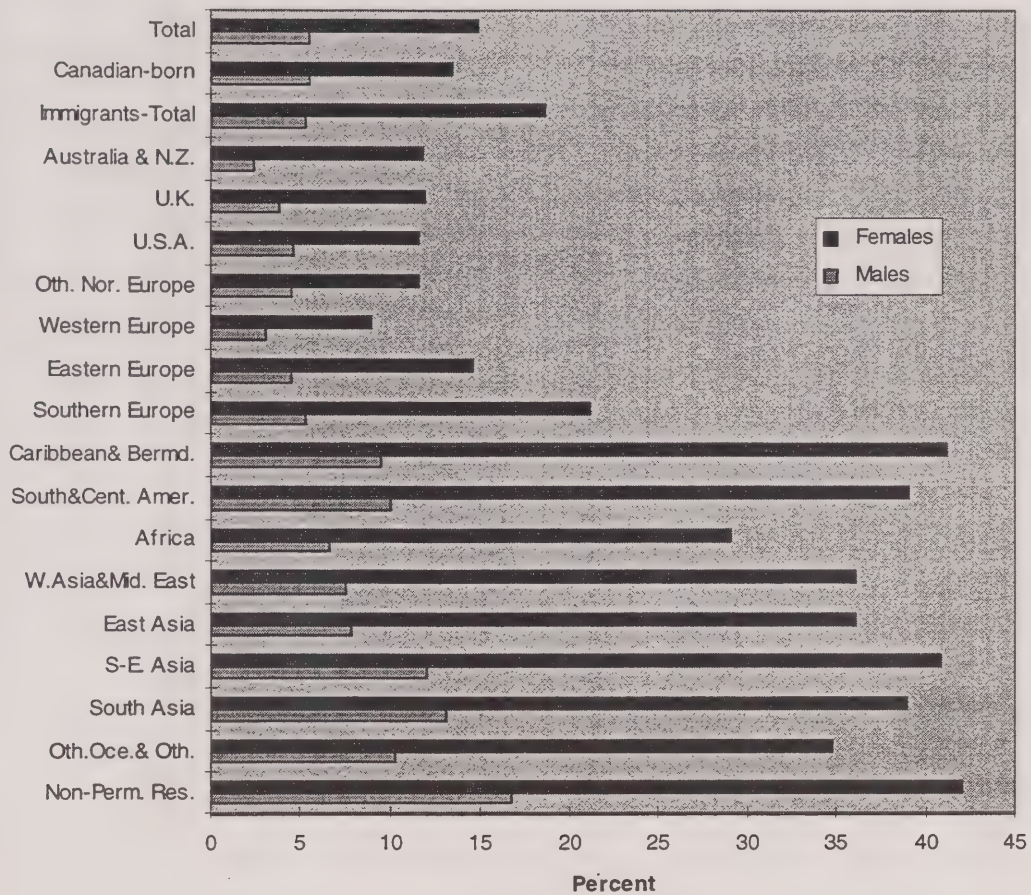
About 12.7% of males and 28.5% of females live alone (Chart 3). For every birthplace group, the proportion of females living alone is more than that of males, and for most birthplace groups, it is more than twice. The longer life expectancy of females than males results not only in more females than males surviving but also in higher proportion of widows than widowers at ages 55 years or older. Indeed, the proportion of widows at these ages is more than four times that of widowers, 33.6%:8.2% (Statistics Canada, 1992a). Consequently, not all unmarried females at these ages may succeed in finding spouses as there aren't enough unmarried males to go around. As a result, marriage rates of single females or remarriage rates of widowed and divorced females tend to be lower than their male counterparts at these ages (Basavarajappa, 1977). Hence, many females may have no choice but to live alone.

**Chart 1. Percentage of Males and Females Aged 55 Years and Over Living With Spouses in One or More Generation Households by Birthplace, Canada, 1991**

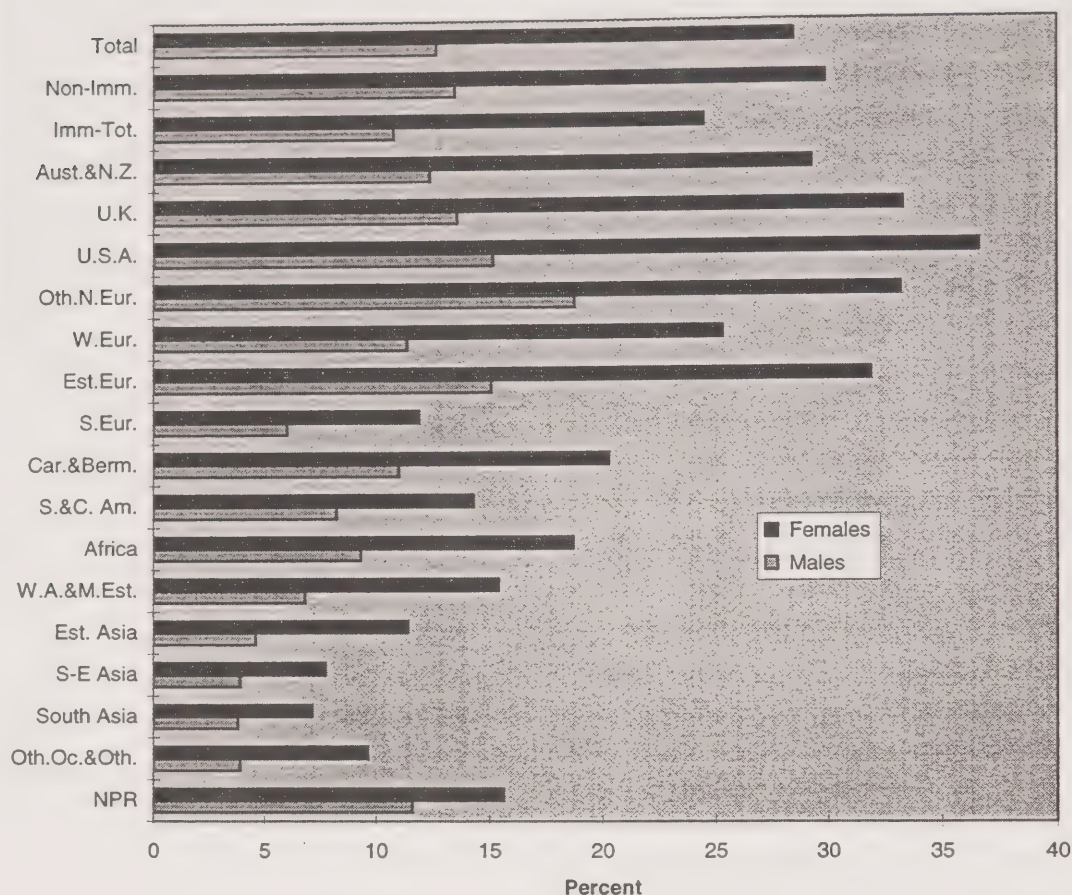




**Chart 2. Percentage of Males and Females Aged 55 Years and Over Living With Relatives, Canada, 1991**



**Chart 3. Percentage of Males and Females Aged 55 Years and Over Living Alone by Birthplace, Canada, 1991**



As noted above, male and female proportions are different from each other for each birthplace group. However, male ranking of birthplace groups is almost identical to that of female ranking. Indeed, the rank correlation coefficient is 0.96 and is statistically significant at 0.001 level, i.e., the groups that show higher male proportions also show higher female proportions and *vice versa*.

The proportions living alone for the groups from the developing regions are lower than those for the groups from the developed regions. The Asian groups show some of the lowest proportions. The alternatives to living alone are living with spouse, with offspring(s), with other relative(s) or non-relative(s). As noted earlier, living with spouse is the most common among all groups. In the absence of spouse, the immigrant groups from developing regions seem to prefer living with relatives to living alone or to live with non-relatives to a greater extent than the Canadian-born and immigrant groups from the developed regions. Conversely, in the absence of spouse, the immigrant groups from the developed regions, seem to prefer living alone and living with non-relatives to living with



relatives to a greater extent than the groups from the developing regions. Gee (1997) notes that valuing privacy and living alone may well be culturally-specific.

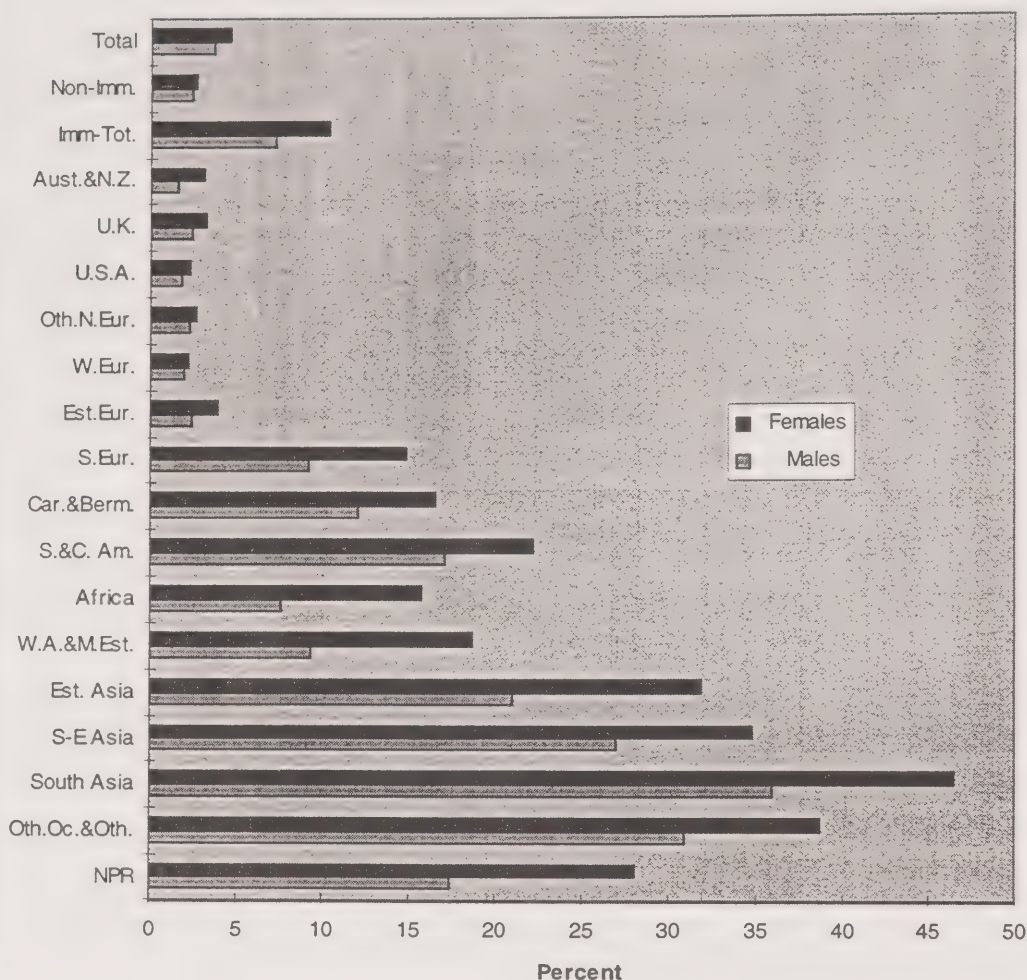
#### **5.4 Living in Three or More Generation Households**

While living with one's spouse, children or with other relatives in one or two generation households may be considered usual, living with non-relatives or in three or more generation households with or without spouse is not commonplace. In fact, only about 3.7% of males and 4.6% of females live in three or more generation households (Appendix Table 2 and Chart 4). It may be seen that the propensity for immigrant males to live in three or more generation households is almost three-times and for immigrant females, almost four-times that of their Canadian-born counterparts. Most birthplace groups differ markedly from each other. The proportions living in such arrangements for the groups from the developed regions are under 3% for males and under 4% for females with the exception of the group from Southern Europe which shows proportions three-times these. The proportions for both males and females from the developing regions, on the other hand, are much higher, ranging up to almost 15 times that of the Canadian-born group for males and about 18 times for females. The South Asian group shows the highest proportions: 36% of males and 46% of females aged 55 years and over live in such arrangements. While there may be many reasons for doing so, the culture seems to be playing an important part. Thus, the hypotheses that immigrants live in three or more generation households to a greater degree than their Canadian-born counterparts, and that immigrants coming from the developing regions do so to a much greater extent than their counterparts coming from the developed regions, both hold good.

It may be noted in passing that for each birthplace group, the proportions of females living in one or two generation households are lower than those of males, but the situation is reversed with respect to proportions living in three or more generation households, and in 'other households' (Appendix Table 2). Although, older females live in three or more generation households to a greater extent than their male counterparts, male ranking of birthplace groups is almost identical to that of female ranking with respect to this living arrangement. Indeed, the rank correlation coefficient is 0.97 and is highly significant at 0.001 level. i.e., the groups that show higher proportions for males also show higher proportions for females and *vice versa*.



**Chart 4. Percentage of Males and Females Aged 55 Years and Over Living in Three or More Generation Households by Birthplace, Canada, 1991**



## 6. Factors Associated With Living in Three or More Generation Households

The association of selected factors with living in three or more generation households may now be examined. The selected factors are presented in Appendix Table 3. While part of living in such arrangement may be resulting from cultural preferences, a substantial portion of this may be resulting from financial necessity. As pointed out earlier, during the initial years after their arrival in Canada, and until they become eligible for government support or become self-supporting in other ways, older immigrants have to depend on their relatives and sponsors for support. Since significant proportions of immigrants from developing regions have arrived recently, higher proportions of them may be expected to depend on relatives and sponsors for support. Indeed, about 33% to 75% of immigrants from the developing regions and 100% of non-permanent residents have arrived during the last 15 years (i.e., since 1976) whereas, only about 3% to 12% of those from developed regions did so during the same period (Statistics Canada, 1992b and 1994). It is hypothesized that the lower the average duration of residence in Canada of an immigrant group, the higher is the proportion living in three or more generation households. Again, as income is an important factor influencing living arrangements, it is hypothesized that the higher the income and the higher the proportion of an immigrant group receiving income from OAS/GIS, the lower is the proportion living in three or more generation households. The last factor considered is widowhood. Older widows tend to have lower incomes and thus may be expected to live in three or more generation households to a greater extent than other marital status groups. In addition to financial necessity, need for companionship may also lead to such living arrangements. It is hypothesized that the higher the proportion widowed of an immigrant group, the higher is the proportion living in such arrangements.

The linear correlation coefficient between the proportion living in three or more generation households ( $Y_i$ ) and each of the four selected factors ( $X_{ij}$ ) [ $j=1,...,4$ ] for 15 birthplace groups, excluding non-permanent resident group is presented below. The t-value is given in parenthesis.

Selected Factor		Correlation Coefficient*	
		Male	Female
Average Income**	( $X_1$ )	-0.78 (-4.43)	-0.74 (-4.02)
% Rec.OAS/GIS	( $X_2$ )	-0.75 (-4.08)	-0.73 (-3.87)
% Widowed	( $X_3$ )	0.68 (3.32)	0.82 (5.34)
Dur. of Res. in Canada	( $X_4$ )	-0.82 (-5.08)	-0.88 (-6.65)

\* The correlation coefficients are calculated by using the proportions living in three or more generation households ( $Y_i$ ) given in Appendix Table 2 and the values of selected factors ( $X_{ij}$ ) given in Appendix Table 3. The observations for the correlation are the 15 birthplace groups, excluding the non-permanent resident group.

\*\* Instead of average income from all sources, if one uses average income from all government transfers, the respective correlation coefficients for males and females are -0.82 and -0.56.

Since the direction of relationship is specified, one-tailed test is used and  $t_{\alpha} = 3.012$  for 13 d.f.. All the  $t$  values are thus significant at 0.005 level of significance. When one uses average income from all government transfers, instead of average income from all sources, the male correlation coefficient changes very little while that of females reduces markedly. Part of the explanation may be supplied by the following facts: the variations in government transfers from one person to another and thus from one group to another are less than those in total income; greater proportion of immigrant females than males (78% vs. 70%) receive income from government transfers; and government transfers amount to greater proportion of total income for immigrant females than males, 34% vs. 21% (Statistics Canada, 1994). Because of the presence of multi-collinearity and the consequent poor estimation of the regression coefficients, meaningful interpretation of the regression coefficients is not possible and hence, detailed results of a multiple regression analysis are not presented. However, the four factors together explain about 84% of variation ( $R^2$ ) in the proportion living in three or more generation households among birthplace groups for males and about 81% for females. It should be noted that the unit of observation in the correlation and regression analysis is not the individual immigrant but rather the immigrant or birthplace group. The fact that the observed values are group means and not individual values explains in part the high  $R^2$  values. While the selected factors examined above are not the only ones that influence living arrangements of the older immigrants, the linear correlation coefficients show clearly that these factors are significantly associated with the propensity to live in three or more generation households. Also, culture seems to play an important part as indicated by small relative differences among the groups from the developed regions in contrast to large differences among the groups from the developing regions.



## 7. Residential Overcrowding

As pointed out earlier, a byproduct of living in three or more generation households is residential overcrowding. There are many ways of measuring overcrowding taking into account the number and composition of persons in the household, and the number, types of rooms and the total area in the living quarters (dwelling). However, for lack of detailed data, a principal indicator of crowding that has frequently been used by governments and researchers is the number of persons per room. For example, the federal government of the United States of America currently uses more than one person per room as an indicator of overcrowding (Myers and Lee, 1996). This does not take into account either the type of rooms in the dwelling or the composition of the household. The Canada Mortgage and Housing Corporation (CMHC) took these into account and devised the *national occupancy standard* (NOS), according to which, there can be no more than two persons per bedroom where parents are eligible for a bedroom separate from their children; household members 18 years or over are eligible for a separate bedroom unless married or cohabiting as spouses; and dependents aged 5 years or more of the opposite sex do not share a bedroom. According to these criteria, in 1988, out of an estimated 8.98 million households, 797 thousand or about 8.9% of all households were crowded (CMHC, 1991). However, if one adopts a cruder measure of more than one person per room as an indication of crowding, 1.3% of all households could be considered as crowded in 1991 (Statistics Canada, 1993). It should be noted that the rooms include kitchen, bedrooms, finished rooms in attic or basement etc., but not bathrooms, halls, vestibules and rooms used solely for business purposes (Statistics Canada, 1992c).

For purposes of this study, crowding is measured by persons per room and overcrowding is defined as more than one person per room. The proportion of persons aged 55 years or over living in overcrowded households and the average number of persons of all ages per room living in households in which persons aged 55 years or over are present are given in Table 2. About 2% of Canadian-born persons aged 55 years or over lived in crowded households. The incidence for their immigrant counterparts is 6% which is three times. As can be expected, for those living in three plus generation households, the incidence is much higher for both groups, 17% and 28% respectively. The birthplace groups differ markedly. While less than 4% of older immigrants from the developed regions live in crowded households, 8% to 34% of those from the developing regions do so, and the corresponding percentages for the three plus generation households are much higher, ranging up to 52%. Thus, the immigrants tend to live in crowded conditions to a greater extent than the Canadian-born persons, and the immigrants from the developing regions do so to a much greater extent than those from the developed regions. When one considers the average number of persons (of all ages) per room in households where persons aged 55 years or older are present, roughly similar picture of crowding emerges: immigrants have higher average than the Canadian-born; immigrants from the developing regions have higher averages than their counterparts from the developed regions; and as expected, averages for the three plus generation households are higher than those for all households.

**Table 2**  
*Residential Overcrowding by Birthplace of Persons Aged 55 Years and Over:  
Percent of Persons Aged 55 Years and Over Living in Households of  
More Than One Person Per Room of All Ages;  
Average Number of Persons of All Ages Per Room in  
Which Persons Aged 55 Years and Over are Present, Canada, 1991*

Birthplace*	% of Persons Aged 55+ Years Living in Hhlds. of More Than One Person Per Room		Average Number of Persons of All Ages Per Room					
			All Households			3+ Generation Households		
			Duration of Residence in Canada (Years)					
			All Hhlds.	3+Gen.Hhl	All	Under 10	Over 10	All
Total	2.99	23.15	0.40	Not Applicable		0.77	Not Applicable	
Canadian-born	1.91	16.73	0.38	Not Applicable		0.72	Not Applicable	
Immigrants-Total	6.00	28.13	0.45	0.76	0.42	0.81	0.96	0.74
Australia & N.Z.	1.36	0.00	0.37	0.37	0.37	0.59	0.65	0.57
U.K.	1.81	8.52	0.37	0.43	0.37	0.64	0.62	0.64
U.S.A.	1.57	11.99	0.36	0.38	0.36	0.65	0.69	0.65
Oth. Nor. Europe	2.84	14.97	0.39	0.45	0.39	0.69	0.65	0.69
Western Europe	1.45	7.99	0.37	0.41	0.37	0.64	0.63	0.64
Eastern Europe	2.49	12.59	0.38	0.61	0.37	0.68	0.81	0.64
Southern Europe	3.97	15.17	0.46	0.68	0.45	0.71	0.79	0.70
Caribbean& Bermd.	12.74	30.86	0.56	0.78	0.51	0.84	0.95	0.76
South&Cent. Amer.	20.09	43.92	0.64	0.82	0.54	0.93	1.00	0.81
Africa	8.41	26.79	0.53	0.69	0.49	0.81	0.90	0.74
W.Asia&Mid. East	15.76	31.52	0.61	0.79	0.51	0.88	1.00	0.76
East Asia	18.92	34.93	0.65	0.78	0.58	0.87	0.95	0.80
S-E. Asia	33.75	51.90	0.81	0.96	0.69	1.03	1.09	0.95
South Asia	25.68	41.31	0.74	0.95	0.61	0.94	1.02	0.85
Oth.Oce.& Oth.	16.09	26.14	0.62	0.76	0.56	0.81	0.89	0.75
Non-Perm. Res.	19.78	43.73	0.63	Not Available		0.94	Not Available	

\* The birthplace refers to that of persons aged 55 years and over.

Source: Statistics Canada, 1994, Special Tabulations, 1991 Census of Canada.

It has been known that immigrant cohorts' growth in income contributes substantially to the decline in overcrowding over time (Myers and Lee, 1996). However, Myers and Lee use more than 1.5 persons per room as the indicator of overcrowding. It may be seen that immigrants who have been in Canada for more than 10 years live in less crowded households than those who are in Canada for less than 10 years (Table 2). However, the duration of residence in Canada has less of an impact on crowding for immigrants from the developed regions than for those from the developing regions. That is, the declines in overcrowding with increase in duration of residence is less for the groups from the developed regions than those for the groups from the developing regions. This again shows the importance of influence of cultural preference on living arrangements.



## 8. Conclusions

The living arrangements of older immigrants aged 55 years and over differ from those of their Canadian-born counterparts. The immigrant groups from developing regions show preference for living with relatives and even in crowded three or more generation households than to live alone or to living with non-relatives to a greater extent than their counterparts from developed regions. While the proportions of males and females from developed regions living in three or more generation households are under 4%, those of males and females from developing regions range up to 46%. The South-Asian group has the highest percentages, 36% for males and 46% for females. Average income from all sources, percent of males and females receiving Old Age Security and Guaranteed Income Supplement, percent widowed and duration of residence in Canada are significantly associated with the tendency to live in three or more generation households, and together, they explain about 84% of birthplace variation for males and 81% for females.

About 2% of Canadian-born persons aged 55 years and over live in overcrowded (more than one person per room) households. For immigrants the proportion is 6% which is three times. For those living in three plus generation households, the incidence of overcrowding is 17% for the Canadian-born and 28% for immigrants. As expected, the percentages are higher for the groups from the developing regions (28% to 52%) than for those from the developed regions (0-15%).

**Appendix - Table 1**  
**Distribution of Population Aged 55 Years and Over in Private Households**  
**Specified Living Arrangements by Sex and Birthplace, Canada, 1991**

Birthplace	Total #	Total %	Sp.all typ*	Living With					
				Sp.3+Gen.	NMSDs	Parents	Oth.Rel.	Non-Rel.	Alone
Males									
Total	2,402,330	100	79.0	2.9	1.9	0.4	3.2	2.8	12.7
Canadian-born	1,750,650	100	78.0	1.9	1.9	0.4	3.2	3.0	13.5
Immigrants-Total	643,770	100	81.6	5.8	2.0	0.2	3.1	2.3	10.8
Australia & N.Z.	1,935	100	82.9	1.0	1.0	0.2	1.0	2.3	12.4
U.K.	133,810	100	80.1	1.8	1.6	0.1	2.2	2.4	13.6
U.S.A.	32,620	100	76.9	1.4	1.7	0.2	2.7	3.3	15.2
Oth. Nor. Europe	18,900	100	73.7	1.6	2.4	0.1	2.0	3.0	18.8
Western Europe	89,510	100	82.7	1.7	1.5	0.1	1.4	2.8	11.4
Eastern Europe	110,285	100	77.5	1.8	1.7	0.2	2.5	3.0	15.1
Southern Europe	136,120	100	87.1	7.6	1.9	0.2	3.2	1.6	6.0
Caribbean& Bermd.	14,170	100	76.6	9.3	4.1	0.1	5.3	2.9	11.0
South&Cent. Amer.	9,535	100	78.9	13.1	4.1	0.3	5.8	2.8	8.2
Africa	12,080	100	83.0	6.0	2.6	0.6	3.5	1.1	9.3
W.Asia&Mid. East	9,970	100	84.3	7.9	3.3	0.2	4.0	1.4	6.8
East Asia	38,825	100	86.4	17.8	2.9	0.1	4.8	1.2	4.6
S-E. Asia	14,700	100	82.3	21.8	4.7	0.2	7.1	1.8	3.9
South Asia	20,280	100	81.7	27.5	3.1	0.3	9.7	1.4	3.8
Oth.Oce.& Oth.	1,025	100	85.4	24.4	1.5	0.5	8.8	0.5	3.9
Non-Perm. Res.	6,310	100	66.9	11.3	5.2	0.3	11.3	4.9	11.6
Females									
Total	2,849,520	100	54.6	1.9	6.1	0.3	8.4	2.1	28.5
Canadian-born	2,112,700	100	54.6	1.2	5.9	0.3	7.1	2.2	29.9
Immigrants-Total	724,445	100	55.1	4.0	6.7	0.2	11.8	1.7	24.5
Australia & N.Z.	2,115	100	55.8	1.7	8.3	0.0	3.8	3.1	29.3
U.K.	181,045	100	53.1	1.1	4.4	0.1	7.5	1.7	33.3
U.S.A.	47,505	100	49.6	0.7	4.6	0.1	6.8	2.3	36.6
Oth. Nor. Europe	19,265	100	53.8	1.2	5.7	0.1	5.8	1.6	33.2
Western Europe	90,760	100	64.3	1.1	4.6	0.1	4.2	1.5	25.3
Eastern Europe	115,450	100	51.5	1.2	5.3	0.1	9.0	2.1	31.9
Southern Europe	121,630	100	66.1	6.2	6.7	0.1	14.3	0.9	11.9
Caribbean& Bermd.	21,510	100	35.1	4.7	16.6	0.4	24.1	3.5	20.3
South&Cent. Amer.	13,835	100	44.2	6.9	13.0	0.3	25.7	2.4	14.3
Africa	12,775	100	50.7	5.1	10.6	0.6	17.9	1.5	18.7
W.Asia&Mid. East	9,290	100	47.4	5.2	14.2	0.5	21.3	1.1	15.4
East Asia	45,985	100	50.8	11.8	10.6	0.2	25.4	1.7	11.4
S-E. Asia	21,175	100	49.0	14.3	17.3	0.4	23.2	2.5	7.7
South Asia	20,945	100	52.8	21.8	9.9	0.3	28.8	1.2	7.1
Oth.Oce.& Oth.	1,150	100	54.8	18.7	10.4	0.0	24.8	0.9	9.6
Non-Perm. Res.	10,070	100	37.8	6.7	8.3	0.4	33.2	4.5	15.6

\*Denotes living with spouse with or without the presence of other persons which include those in 3+ generation households.

NMSDs: Parent(s) aged 55+ years living with never married son(s)/daughter(s) with/without other persons present.

Parent(s): Never married son(s)/daughter(s) aged 55+ years living with parent(s) with/without other persons present.

Other Relatives: Persons aged 55+ years living with siblings, cousins etc., and the remaining categories are self-explanatory.

Source: Special Tabulations, 1991 Census of Canada.

**Appendix - Table 2**  
**Distribution of Population Aged 55 Years and Over in Private Households Living in**  
**Specified Generation Household\* by Sex and Birthplace, Canada, 1991**

Specified Generation Household by Sex and Birthplace, Canada, 1991						
Birthplace	Generation of Household					
	Total #	Total %	One	Two	Three+	Oth.Hhlds
Males						
Total	2,402,330	100	54.9	23.0	3.7	18.4
Canadian-born	1,750,650	100	57.5	20.8	2.4	19.3
Immigrants-Total	643,770	100	47.8	29.1	7.2	16.0
Australia & N.Z.	1,935	100	57.4	24.8	1.6	16.5
U.K.	133,810	100	61.7	17.6	2.4	18.3
U.S.A.	32,620	100	60.3	16.6	1.8	21.2
Oth. Nor. Europe	18,900	100	53.5	19.2	2.3	25.0
Western Europe	89,510	100	58.4	23.3	2.0	16.3
Eastern Europe	110,285	100	57.6	19.2	2.4	20.7
Southern Europe	136,120	100	36.2	44.3	9.2	10.4
Caribbean& Bermd.	14,170	100	27.6	40.8	12.0	19.5
South&Cent. Amer.	9,535	100	29.2	37.0	17.0	16.7
Africa	12,080	100	37.4	41.0	7.6	14.1
W.Asia&Mid. East	9,970	100	24.4	53.1	9.3	13.2
East Asia	38,825	100	22.9	45.9	21.1	10.0
S-E. Asia	14,700	100	19.7	42.1	27.0	11.2
South Asia	20,280	100	17.0	37.9	35.9	9.2
Oth.Oce.& Oth.	1,025	100	23.4	37.6	30.7	8.3
Non-Perm. Res.	6,310	100	29.8	30.7	17.4	22.1
Females						
Total	2,849,520	100	42.1	13.9	4.6	39.4
Canadian-born	2,112,700	100	44.0	12.7	2.6	40.7
Immigrants-Total	724,445	100	37.0	17.2	10.3	35.5
Australia & N.Z.	2,115	100	40.2	15.1	3.1	41.8
U.K.	181,045	100	44.0	10.9	3.2	42.0
U.S.A.	47,505	100	41.4	10.0	2.3	46.3
Oth. Nor. Europe	19,265	100	41.5	12.9	2.6	43.0
Western Europe	90,760	100	49.7	14.9	2.2	33.2
Eastern Europe	115,450	100	42.0	11.3	3.9	42.8
Southern Europe	121,630	100	33.0	30.0	14.8	22.3
Caribbean& Bermd.	21,510	100	16.9	20.3	16.5	46.4
South&Cent. Amer.	13,835	100	20.3	22.3	22.2	35.2
Africa	12,775	100	29.4	21.1	15.7	33.8
W.Asia&Mid. East	9,290	100	21.2	25.4	18.6	34.8
East Asia	45,985	100	17.0	26.1	31.8	25.1
S-E. Asia	21,175	100	14.7	25.3	34.8	25.2
South Asia	20,945	100	12.8	22.1	46.4	18.7
Non-Perm. Res.	10,070	100	20.5	19.4	28.0	32.2

\* Identification of generations within a household is based on its members' relationship to Person #1 who is not necessarily 55+ years, although, the tabulations refer to 55+ population. 'Other households' are those with persons aged 55+ years, whose relationship to Person # 1 cannot be determined in order to classify the households on a generation basis. See the text.

Source: Statistics Canada, 1991 Census of Canada, Special Tabulations.



**Appendix - Table 3**  
Average Annual Income from All Sources, Per cent Receiving Income from  
OAS/GIS, Per cent Widowed and Average Duration of Residence in Canada  
of Persons Aged 55 Years and Over by Sex and Birthplace, Canada, 1991

Birthplace	Av.Income All Sources	%Receivng. OAS/GIS	Per cent Widowed	Av. Durn. of Resid.
<b>Males</b>				
<b>Total</b>	<b>28870</b>	<b>47</b>	<b>7.8</b>	<b>NA</b>
<b>Canadian-born</b>	<b>28813</b>	<b>48</b>	<b>7.9</b>	<b>NA</b>
<b>Imm-Tot.</b>	<b>29046</b>	<b>44</b>	<b>7.2</b>	<b>31.6</b>
Aust.&N.Z.	40091	38	3.6	31.7
U.K.	35087	55	7.7	35.6
U.S.A.	36920	54	7.3	33.6
Oth.N.Eur.	30439	54	7.8	37.7
W.Eur.	29380	37	6.3	35.8
Est.Eur.	31510	63	6.7	38.0
S.Eur.	23412	33	7.2	31.6
Car.&Berm.	26193	23	7.9	20.8
S.&C. Am.	22033	19	7.9	16.2
Africa	31982	28	7.7	20.0
W.A.&M.Est.	25680	26	5.2	16.0
Est. Asia	20391	25	7.0	17.6
S-E Asia	19072	19	8.5	12.3
South Asia	25422	21	10.6	15.2
Oth.Oc.&Oth.	17572	21	17.5	17.0
<b>NPR</b>	<b>22646</b>	<b>50</b>	<b>11.0</b>	<b>NA</b>
<b>Females</b>				
<b>Total</b>	<b>15933</b>	<b>62</b>	<b>29.8</b>	<b>NA</b>
<b>Canadian-born</b>	<b>15975</b>	<b>64</b>	<b>29.6</b>	<b>NA</b>
<b>Imm-Tot.</b>	<b>15832</b>	<b>59</b>	<b>30.4</b>	<b>31.1</b>
Aust.&N.Z.	22243	45	22.8	31.1
U.K.	17427	68	27.7	36.4
U.S.A.	18767	66	27.8	36.0
Oth.N.Eur.	16611	65	28.9	37.4
W.Eur.	15985	55	25.6	35.4
Est.Eur.	17283	73	30.1	37.5
S.Eur.	12813	53	30.1	29.9
Car.&Berm.	15488	34	31.1	18.6
S.&C. Am.	13002	31	38.6	14.8
Africa	15774	44	39.7	18.2
W.A.&M.Est.	12940	47	42.4	15.9
Est. Asia	13144	41	39.3	15.4
S-E Asia	12620	27	39.5	11.6
South Asia	13670	35	39.5	13.4
Oth.Oc.&Oth.	12007	45	44.1	15.3
<b>NPR</b>	<b>13211</b>	<b>72</b>	<b>39.6</b>	<b>NA</b>

Source: Statistics Canada, 1991 Census of Canada, Special Tabulations.

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